

ACA IMPLEMENTATION NEWS

UPDATING YOU ON PROGRESS AND AVAILABLE RESOURCES RELATED TO THE
AFFORDABLE CARE ACT

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In This Issue!

In this issue of *ACA Implementation News*, we provide information on Department and Connect for Health Colorado holiday closures, tips for finalizing Marketplace enrollment, important information regarding Marketplace verifications and other guidance. We also provide information about the new CHP+ logo launching in January 2015.

As a reminder, please send us your ACA implementation questions/suggestions so we can provide timely and relevant information to you. Questions, comments and suggestions should be sent to **ACAImplementation@hcpf.state.co.us** for inclusion in upcoming issues of *ACA Implementation News*.

To sign up for *ACA Implementation News* or the Department's ACA Communication Updates, click [here](#).

You can also find us on [Facebook](#), [Twitter @COGovHealth](#) and [YouTube](#).



COLORADO

Department of Health Care
Policy & Financing

Colorado.gov/hcpf

News of Note

Holiday Closures

Department of Health Care Policy and Financing Medicaid Customer Contact Center will be closed on Thursday, December 25 and will reopen at 7:30 am on Friday, December 26.

Connect for Health Colorado's Customer Service Call Center will be closing at 4 pm on Wednesday, December 24 and will reopen at 7:00 am on Friday, December 26.

Need Help Finalizing Enrollment for January 2015?

If you started the process before the December 15 deadline, but were not able to finish enrolling, Connect for Health Colorado will work with you to complete your application for January coverage. A certified Connect for Health Colorado broker, agent, health coverage guide or Customer Service Center also can help you. For more information go to ConnectforHealthCO.com

If you have encountered difficulties completing your application for financial assistance, here are a few things you can do:

It is important if you experience difficulty while finishing the financial application, do not start over or fill out multiple applications because this can delay your enrollment.

Please contact the Connect for Health Colorado Customer Service Center at 855-PLANS-4-You (855-752-6749) and a trained representative will help. You will need this information:

- a) Your full name (as you entered it on your application)
- b) Your phone number
- c) Your email address
- d) If you have one, your Connect for Health Colorado account number
- e) Information about what happened: Did you encounter a screen error when enrolling? If yes, what was the error (was there an error # or wording?). Please describe what screen you were on, or what step you were trying to take; such as: stating income, describing citizenship, listing assets, etc.

Rest assured if you began your application by December 15, Connect for Health Colorado will work with you to complete your enrollment and financial assistance application for January coverage.

Important Information regarding Marketplace Verifications

Connect for Health Colorado collects and processes verifications for the cases they own through case assignment. Connect for Health Colorado maintains the following caseload:

- Cases that include Advanced Premium Tax Credits (APTC) or Cost Sharing Reductions (CSR) *only*.
- Mixed cases that include at least one member of a household with an APTC/CSR **and** at least one other household member with Medicaid (MAGI *or* Non-MAGI) or Child Health Plan *Plus* (CHP+).

Below are a few case examples you may encounter:

- **Example 1:** Individual applies and is approved for APTC. This is considered an APTC-only case, therefore, Connect for Health Colorado owns the case. Connect for Health Colorado will collect and process verifications as well as conduct ongoing maintenance for the case.
- **Example 2:** Family applies and parents are determined eligible for APTC and the children on the case are approved for CHP+. This is considered a mixed case, therefore, Connect for Health Colorado owns the case. Connect for Health Colorado will collect and process verifications as well as conduct ongoing maintenance for the case.
- **Example 3:** Individual applies and is denied for MAGI programs but is pending a Non-MAGI eligibility determination. While awaiting their Non-MAGI determination, the individual is approved for APTC. This is considered an APTC-only case, therefore, Connect for Health Colorado owns the case. Connect for Health Colorado will collect and process verifications as well as conduct ongoing maintenance for the case. If the applicant is approved for a Non-MAGI program, the case will be transferred to the county of residence for ongoing maintenance of the case.

For more information on case assignment please see the [flowchart](#) available online at Colorado.gov/HCPF/ACAResources > Tools.

Some counties and assistance sites have begun to receive verifications intended for Connect for Health Colorado from applicants and clients. **If you receive verifications from an applicant or client that should be directed to Connect for Health Colorado, please encourage the individual to do one of the following (these are in order of preference):**

1. **Upload** documents into their PEAK account by logging on using their PEAK or Connect for Health Colorado username and password. Step by step instructions can be found online here.
2. **Upload** documents into their Connect for Health Colorado account under User Account on www.connectforhealthco.com by logging on using either their Connect for Health Colorado or PEAK username and password.
3. **Fax** documents to Connect for Health Colorado at 1-855-346-5175. If documents are faxed, please have the individual write their Marketplace Account Number and Case ID Number on each document.

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...continued Verifications

4. **Mail** the documents to the Connect for Health Colorado address below. If the individual mails their documents, please have them write their Marketplace Account Number and Case ID Number on each document.

Connect for Health Colorado
Verifications
P.O. Box 35681
Colorado Springs, CO 80935

If you have received these verifications without having had client contact, such as documents being faxed or mailed to the county office or assistance site, please fax them to Connect for Health Colorado at 1-855-346-5175. If known, please write the Marketplace Account Number and Case ID Number on each document.

Connect for Health Colorado Tip: Confirming Enrollment

Remind your clients to double check their private health plan enrollment for 2015. Clients can take the following steps on the Connect for Health Colorado website to make sure their enrollment is complete.

- Go to ConnectforHealthCO.com
- Log in to your account
- Go to "My Account"
- Look on the left navigation bar for "My Enrollments"
- Confirm your 2015 plan choice

If you or your client have any questions, please call the Connect for Health Colorado Customer Service Center 855-PLANS-4-YOU (855-346-3432).

What is an Authorization Number?

An Authorization Number is used by Connect for Health Colorado to let an individual shop for private health insurance on the Connect for Health Colorado Marketplace with financial assistance (tax credits or cost sharing reductions).

One Authorization Number is issued for **each application** that is submitted:

- Applied through ConnectforHealthCO.com **or** applied any other way and qualifies for tax credits or cost sharing reductions, **or** anyone that did not qualify for assistance due to being over income and wants to purchase a qualified health plan
- Applied after November 9, 2014

If an application includes both individuals who have been approved for Medicaid or CHP+ **and** individuals approved for tax credits or costs sharing reductions through Connect for Health Colorado, an Authorization Number will be issued.

If an applicant applied online through Colorado.gov/PEAK and **no one** on the application qualifies for tax credits or cost sharing reductions, **or** if the customer did not qualify for any assistance due to being over income and wants to purchase a qualified health plan, then there will **not** be an Authorization Number issued.

An Authorization Number can be found on the results screen after submitting an application via PEAK or ConnectforHealthCO.com as well as on a client correspondence that tells an applicant their eligibility results.

Medicaid/CHP+ Clients: How To Update Income

Current Medicaid or Child Health Plan *Plus* (CHP+) clients that need to report a change in income can do so **using their PEAK Account** at Colorado.gov/PEAK. This is the **fastest and easiest way** for a client to find out if they still qualify for Medicaid or CHP+, or if they can qualify for tax credits or cost sharing reductions through Connect for Health Colorado.

If an individual does not have a PEAK Account, they can create a PEAK Account at **any time**, even if they did not apply online.

If a current Medicaid or CHP+ client reports a change in income **using their PEAK Account**, and that change puts them over income for Medicaid or CHP+, they may be able to find out immediately if they qualify for a tax credit or cost sharing reduction through the Connect for Health Colorado marketplace.

A current Medicaid or CHP+ client can also report a change in their income by visiting or calling their local County Human Services Office or a Medical Assistance Site in their community.

We encourage all current Medicaid and CHP+ clients that need to report a change in their income to do so using their PEAK Account.

If you are a current Connect for Health Colorado customer and need to report a change, you can do so by calling the Connect for Health Colorado service center.

Colorado Indigent Care Program Reminder

As a reminder, the Colorado Indigent Care Program (CICP) is still available for Coloradans who qualify. Though majority of Coloradans who qualify for CICP are now eligible for Medicaid or whose incomes are too high for Medicaid coverage are eligible for subsidies through the Connect for Health Colorado marketplace. The Department is not proposing funding or policy changes to CICP at this time or in the near future.

The Department has developed a fact sheet for CICP. The fact sheet discusses the impact of the ACA on CICP clients. Click here for the fact sheet or find it at Colorado.gov/HCPF/ACAResources. Click here for even **more** information about CICP.

New CHP+ Logo

We are pleased to announce a new look and feel is coming to the Department's Child Health Plan *Plus* (CHP+) program. Effective January 1st, we will begin using a new logo on all CHP+ materials (see below). The old CHP+ logo will be phased out. The new CHP+ logo is the Department's shield sitting inverted next to the green Colorado logo with the words "CHP+ Child Health Plan *Plus*" immediately next to triangles. The visual alignment of the CHP+ logo with the Department's shield helps to provide a consistent brand for the Department. Please note that all CHP+ documents created prior to the new logo launch on January 1st **do not** need to be updated retroactively.



Resources

Changes Coming in January to 5% Income Disregard

Beginning January 1, 2015, the Department will implement Centers for Medicare and Medicaid Services rule changes to the manner in which the 5% income disregard is applied to individuals applying for Medicaid and CHP+. The 5% income disregard will be applied when countable income exceeds the FPL for MAGI populations under Medicaid or CHP+. For more information on this change taking effect January 1, 2015, please see the FAQs on Colorado.gov/HCPF/ACAResources > Fact Sheets & Frequently Asked Questions.

Consumer Resources Available

The Department has published numerous resources for eligibility sites and individuals helping Coloradans through the health coverage application process. The resources can be found on Colorado.gov/HCPF/ACAResources under the Tools section.

Same-Sex Marriages and for Medical Assistance

Effective October 7, 2014, Colorado began to recognize same-sex marriage. This change requires Medicaid to treat all married couples the same whether same-sex or opposite sex. For purposes of applying for Medical Assistance, a couple should be entered as married for the Medicaid eligibility determination. For additional information, please see the [Department's 14-017 Agency Letter](#).

Reminders

Broker Assistance Available

If you are a Certified Connect for Health Colorado broker or agent and need assistance helping your client through the application or enrolling them in coverage, please contact the Broker Support Line, or the Service Center at their general number: 1-855-752-6749.

Shopping with Financial Assistance: What You Need

When applying for [financial assistance](#), you will need both the 1B Denial Code and the Authorization ID number, if you do not Shop immediately, so you can enter both of these numbers into the ConnectforHealthco.com website. It is very important to write down, print or capture the ***eligibility results screen*** electronically because it may take additional research to look these numbers up for the customer. Note: the Medicaid Customer Contact Center is unable to look up client Authorization Numbers.

Case Assignment Flowchart Available Online

The Department and Connect for Health Colorado developed a flowchart that demonstrates who is responsible for an applicant's case from submission of a medical assistance only application to determination to maintenance. See the [Medical Assistance Flowchart](#) available on Colorado.gov/HCPF/ACAResources > Tools.